

Certificate Number: 03621-PAE-DE-034057346

Bankruptcy Case Number: 20-10130



03621-PAE-DE-034057346

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2020, at 4:50 o'clock PM EST, Philip K Siracusa completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 6, 2020 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-034057348

Bankruptcy Case Number: 20-10130



03621-PAE-DE-034057348

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2020, at 4:50 o'clock PM EST, Julia C Siracusa completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 6, 2020 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor